

UNITED STATES BANKRUPTCY COURT  
FOR THE UTAH DISTRICT OF UTAH  
CENTRAL DIVISION

In re *Daniel W. Simons*

Case No.  
Chapter 7  
Debtor

Attorney for Debtor: Bruce L. Dawson

STATEMENT OF FINANCIAL AFFAIRS

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

Income, year to date: \$2000  
Last year: \$36,000  
Year before: \$80,000  
Source(s):

2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

☒ None

3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

☒ None

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b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

☒ None

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4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

Case title: *Cassar Jewelersv. Daniel Simons*

Case #:

Court/Agency location: *Second District Court, Davis County*

Nature of proceeding: *suit*

Suit status: *judgment*

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

☒ None

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5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

☒ None

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6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

☒ None

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

☒ None

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7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

☒ None

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8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

☒ None

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9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: *Bruce Dawson*  
Address:  
Addr2:  
Date of payment:  
Payor:  
Payment/Value: *\$400*

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10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case.

☒ None

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11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

☒ None

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12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

☒ None

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13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

☒ None

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14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

☒ None

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15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

☒ ~~None~~ 785 Zurich Ln Midway, UT

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16. Nature, Location and Name of Business.

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

☒ None

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17. Books, records and financial statements.

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised keeping of books of account and records of the debtor.

☒ None

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b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ None

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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ None

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d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

☒ None

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18. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ None

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b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ None

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19. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ None

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b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

☒ None

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20. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ None

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b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ None

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21. Withdrawals from a Partnership or Distributions by a Corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ None


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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date 2-2-04

Signature

  
Daniel W. Simons, Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.



**UNITED STATES BANKRUPTCY COURT  
FOR THE UTAH DISTRICT OF UTAH  
CENTRAL DIVISION**

In re *Daniel W. Simons*

Case No.  
Chapter 7  
/ Debtor

Attorney for Debtor: Bruce L. Dawson

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	A M O U N T S		S C H E D U L E D	
			ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$ 0.00			
B - Personal Property	Yes	3	\$ 700.00			
C - Property Claimed As Exempt	Yes	1				
D - Creditor Holding Secured Claims	Yes	1		\$ 0.00		
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$ 1,400.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 83,123.00		
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,650.00	
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,533.00	
Total Number of sheets in ALL Schedules > 14						
Total Assets > \$ 700.00						
Total Liabilities > \$ 84,523.00						

In re: Daniel W. Simons / Debtor Case No.

**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Market Value of Debtor's Interest	Amount of Secured Claim
NONE			Total \$ 0.00	

In re: Daniel W. Simons / Debtor Case No.

**SCHEDULE B - PERSONAL PROPERTY**

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
1. Cash on hand. [x] NONE			
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. [x] NONE			
3. Security deposits with public utilities, telephone companies, landlords, and others. [x] NONE			
4. Household goods and furnishings, including audio, video, and computer equipment. <i>television, vcr</i>			\$ 100
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. [x] NONE			
6. Wearing apparel. <i>clothes</i>			\$ 50
7. Furs and jewelry. [x] NONE			
8. Firearms and sports, photographic, and other hobby equipment. <i>snowboard</i>			\$ 50
9. Interests in insurance policies. [x] NONE			
10. Annuities. [x] NONE			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. [x] NONE			
12. Stock and interests in incorporated and unincorporated businesses. <i>stock in lowrates.com</i>			\$ 500

In re: Daniel W. Simons / Debtor Case No. \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
13. Interests in partnerships or joint ventures. [x] NONE			
14. Government and corporate bonds and other negotiable and non-negotiable instruments. [x] NONE			
15. Accounts receivable. [x] NONE			
16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled. [x] NONE			
17. Other liquidated debts owing debtor including tax refunds. [x] NONE			
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. [x] NONE			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. [x] NONE			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims. [x] NONE			
21. Patents, copyrights, and other intellectual property. [x] NONE			
22. Licenses, franchises, and other general intangibles. [x] NONE			
23. Automobiles, trucks, trailers, and other vehicles and accessories. [x] NONE			
24. Boats, motors, and accessories. [x] NONE			

In re: Daniel W. Simons / Debtor Case No. \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Description of Property	Location	H W J C	Market Value of Debtor's Interest Before Claim
25. Aircraft and accessories. [x] NONE			
26. Office equipment, furnishings, and supplies. [x] NONE			
27. Machinery, fixtures, equipment, and supplies used in business. [x] NONE			
28. Inventory. [x] NONE			
29. Animals. [x] NONE			
30. Crops - growing or harvested. [x] NONE			
31. Farming equipment and implements. [x] NONE			
32. Farm supplies, chemicals, and feed. [x] NONE			
33. Other personal property of any kind not already listed. [x] NONE			

Total \$ 700

In re: Daniel W. Simons / Debtor Case No.

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

☒ 11 USC 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, and state or local laws.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<u>Household goods and furnishings</u> <i>television, vcr</i>	<i>Utah Code S78-23-8(a)</i>	\$ 100	\$ 100
<u>Wearing apparel</u> <i>clothes</i>	<i>Utah Code S78-23-5(g)</i>	\$ 50	\$ 50

In re: Daniel W. Simons / Debtor Case No.

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
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☒ Debtor has no creditors holding secured claims to report on this Schedule D.

In re: *Daniel W. Simons* / Debtor Case No.

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**PRIORITY TYPE:** Debts for Child Support or Alimony

Creditor Name and Address	Claim Date and Consideration	Claim Amount	Amount with Priority and Notes*
1. Account No. ORS 120 North 200 WestSte 429 Salt Lake City, UT 84111	Child support	\$ 1,400.00	\$ 1,400.00



In re: Daniel W. Simons

/ Debtor

Case No.

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

- ☐ Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6).

☒ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: Daniel W. Simons / Debtor Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. Bellsouth c/o NCO Financial Sys 507 Prudential Road Horsham, PA 19044	03 Utility bills	\$ 716.00
2. Account No. Capital One 4851 Cox Rd Richmond, VA 23229	02 Credit card purchases	\$ 835.00
3. Account No. Capital One 4851 Cox RD Richmond, VA 23229	02 Credit card purchases	\$ 841.00
4. Account No. Cassar Jewelers PO Box 607 Layton, UT 84041	97	\$ 3,800.00
5. Account No. ER Solutions 500 SW 7th St Renton, WA 98055		\$ 1,403.00
6. Account No. Ford Credit PO Box 542000 Omaha, NE 68154	00	\$ 13,382.00
7. Account No. Military Star 3911 South Walton Bvl Dallas, TX 75236	96 Credit card purchases	\$ 195.00
8. Account No. RC Willeys 2301 South 300 West Salt Lake City, UT 84115	97 Credit card purchases	\$ 1,800.00

1 continuation sheet attached

Subtotal: \$ 22,972.00

In re: Daniel W. Simons / Debtor Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
9. Account No. Sprint c/o Park Dansan 113 West 3rd Ave Gastonia, NC 28052	03 Utility bills	\$ 151.00
10. Account No. Toyota Credit 7670 South Chester St. Unit 2 Englewood, CO 80112	97	\$ 14,000.00
11. Account No. Washington Mutual PO Box 91006 Seattle, WA 98111	97	\$ 46,000.00

In re: Daniel W. Simons / Debtor Case No.

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest
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☒ No executory contracts or unexpired leases.

In re: *Daniel W. Simons* / Debtor Case No.

**SCHEDULE H - CODEBTORS**

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Name and Address  
of Codebtor

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Name and Address  
of Creditor

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☒ Debtor has no codebtors.

In re: Daniel W. Simons / Debtor Case No. \_\_\_\_\_

**SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

DEBTOR'S MARITAL STATUS: *Divorced*

DEPENDENTS OF DEBTOR AND SPOUSE:

<u>NAME</u>	<u>AGE</u>	<u>RELATIONSHIP</u>
Ashley Timothy	5	child

EMPLOYMENT:

	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation:	consultant	
Name of Employer:	Self Employed	
How Long Employed:	4 mos	
Employer Address:		

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME:		
Current monthly gross wages, salary, and commissions	\$ 2,000.00	\$
Estimated monthly overtime	\$ 0.00	\$
	<u>SUBTOTAL</u>	<u>\$ 2,000.00</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 350.00	\$
b. Insurance	\$ 0.00	\$
c. Union dues	\$ 0.00	\$
d. Other:	\$ 0.00	\$
	<u>SUBTOTAL OF PAYROLL DEDUCTIONS</u>	<u>\$ 350.00</u>
	<u>TOTAL NET MONTHLY TAKE HOME PAY</u>	<u>\$ 1,650.00</u>

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$
Income from real property	\$ 0.00	\$
Interest and dividends	\$ 0.00	\$
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$
Social security or other government assistance	\$ 0.00	\$
Pension or retirement income	\$ 0.00	\$
Other monthly income	\$ 0.00	\$
	<u>TOTAL MONTHLY INCOME</u>	<u>\$ 1,650.00</u>
TOTAL COMBINED MONTHLY INCOME	\$ 1,650.00	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re: Daniel W. Simons / Debtor Case No.

**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

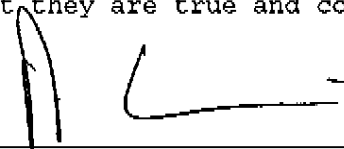
[ ] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	500.00
Are real estate taxes included? Yes <u>    </u> No <u>x</u>		
Is property insurance included? Yes <u>    </u> No <u>x</u>		
Utilities: Electricity and heating fuel	\$	0.00
Water and sewer	\$	0.00
Telephone	\$	175.00
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	500.00
Clothing	\$	100.00
Laundry and Dry cleaning	\$	50.00
Medical and Dental expenses	\$	100.00
Transportation (not including car payments)	\$	200.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$	100.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgages)	\$	0.00
Installment payments:		
Auto	\$	0.00
Other back child support	\$	50.00
business meals, travel	\$	300.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	458.00
Regular expenses from operation of business, profession, or farm		
(attach detailed statement)	\$	0.00
Other	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<u>2,533.00</u>

In re: Daniel W. Simons / Debtor Case No. \_\_\_\_\_

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 2-2-04 Signature   
*Daniel W. Simons, Debtor*

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.



UNITED STATES BANKRUPTCY COURT  
FOR THE UTAH DISTRICT OF UTAH  
CENTRAL DIVISION

In re *Daniel W. Simons*

Case No.  
Chapter 7  
Debtor

Attorney for Debtor: Bruce L. Dawson

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

<u>Description of Property</u>	<u>Creditor's Name</u>
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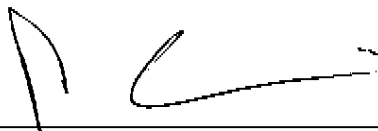
NONE

b. Property to be Retained

<u>Description of Property</u>	<u>Creditor's Name</u>	<u>Intention</u>
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NONE

Signature of Debtor(s)



Debtor: *Daniel W. Simons*

Date:

UNITED STATES BANKRUPTCY COURT  
FOR THE UTAH DISTRICT OF UTAH  
CENTRAL DIVISION

In re *Daniel W. Simons*

Case No.  
Chapter 7  
Debtor

Attorney for Debtor: Bruce L. Dawson

STATEMENT Pursuant to Rule 2016(b)


The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

a) For legal services rendered, or to be rendered in contemplation of and in connection with this case . . . . .	\$ 400.00
b) Prior to the filing of this Statement, Debtor(s) has paid. . . . .	0.00
c) Balance Due . . . . .	400.00
3. The Filing Fee *has been paid*.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, U.S.C.
  - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and *none other*.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and *none other*.
7. The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:  
*None*.
8. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: *None*.

Dated: 2-2-04

Respectfully submitted,

Attorney for Petitioner:   
Bruce L. Dawson  
PO Box 1627  
Salt Lake City, UT 84110-1627